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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Keyes et al. :
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FOR PORTFOLIO CASH FLOW :
VALUATION :

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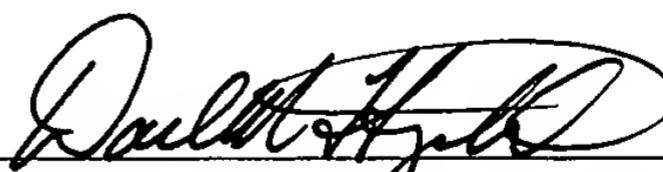
Amendment in response to Office Action dated December 13, 2007 (16 pages)

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Respectfully submitted,



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